

Citibank Kazakhstan JSC
The statements of profit or loss and other comprehensive income
for 3 months period ended 31 March 2026

	31/03/2026	31/03/2025
	KZT'000	KZT'000
Interest income calculated using the effective interest method	51,746,481	35,443,173
Other interest income	1,731,906	832,553
Interest expense	(11,952,072)	(5,500,584)
Net interest income	41,526,315	30,775,142
Fee and commission income	1,790,078	1,342,439
Fee and commission expense	(1,648,365)	(1,359,863)
Net fee and commission income	141,713	(17,424)
Net foreign exchange gain	(4,450,294)	26,043,311
Net gain on derivative financial instruments	2,271,376	(20,786,372)
Net realised gain/(loss) on financial assets	506,611	4,619
Other operating income/(expenses), net	(302,078)	(3,254,615)
Operating income	39,693,643	32,764,661
(Provision)/recovery of provision	90,683	47,722
General administrative expenses	(8,463,650)	(6,935,615)
Profit before taxes	31,320,676	25,876,768
Income tax expense	(8,050,539)	(5,448,985)
Profit for the year	23,270,137	20,427,783
Other comprehensive loss, net of income tax	-	-
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Revaluation reserve of financial assets at fair value through other comprehensive income	-	-
- Net change in "Revaluation reserve for financial assets at fair value through other comprehensive income"	(532,418)	-
- Net change in "Provisions on financial assets at FVOCI"	(16,297)	-
Other comprehensive income/ loss for the year	(548,715)	-
Total comprehensive income for the year	22,721,422	20,427,783

Deputy Chief Executive Officer
Chief accountant

A. Moldabekov
M. Omurzakova